

**United States Bankruptcy Court**

**District of Utah**



In re

Allen Beal,

Debtor

Case Number 19-20276 RKM  
Chapter 7

State Bank of Southern Utah,

Plaintiff

v.

Adversary Proceeding  
No. 19-02043 RKM

Allen Beal,

Defendant

**NOTICE REGARDING THE FILING OF A COMPLAINT  
OBJECTING TO YOUR BANKRUPTCY DISCHARGE**

You have been named as a defendant in a complaint, filed in your bankruptcy case, that seeks to either deny your discharge of all debts under 11 U.S.C. § 727 or to determine that a specific debt should be excepted from discharge under 11 U.S.C. § 523. If you have not yet been served with a copy of the summons and complaint, you likely will be within the next few days. Even if you have already received your bankruptcy discharge, this is a serious matter that you should not ignore.

While individual debtors are entitled to appear without an attorney and represent themselves in the bankruptcy court, this nonetheless requires full compliance with the law and procedural rules which can be complex, confusing, and could result in severe consequences for you personally. Before deciding to represent yourself in this complaint, which may result in a full or partial denial of your financial fresh start under bankruptcy law, you should consider consulting an attorney.

**Whether you are already represented by an attorney in your bankruptcy case or not, you may qualify for free legal assistance in defending against this complaint if you cannot afford to pay for an attorney.** To determine if you qualify for free legal assistance, you must contact:

**Utah Legal Services**  
205 North 400 West  
Salt Lake City, UT 84103  
Phone: 800.662.4245  
Fax: 801.869.2715

**NOTE: When you contact Utah Legal Services, you must have a copy of your Summons and Complaint readily available and inform them you are seeking assistance under the Utah State Bar Pro Bono Bankruptcy Project.** Utah Legal Services will review your situation and determine if you are eligible for this program. If you qualify, a volunteer attorney may be appointed to represent you without payment of attorneys' fees. However, while some costs are covered by the program, you may still be responsible for the payment of other costs.

Dated: April 23, 2019

For the Court

David A. Sime  
Clerk of Court

United States Bankruptcy Court  
District of Utah  
350 South Main, #301  
Salt Lake City, UT 84101  
Tel. (801) 524-6687

<https://www.utb.uscourts.gov>  
VCIS\* (866) 222-8029, then Press 85  
\* Voice Case Information System  
Form ntcdfnt –

Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of Utah

State Bank of Southern Utah,  
Plaintiff

Adv. Proc. No. 19-02043-RKM

Beal,  
Defendant

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: admin  
Form ID: ntcdfndt

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 25, 2019.

dft +Allen Beal, 409 W 100 So, Ephraim, UT 84627-1340

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 23, 2019 at the address(es) listed below:

Steven W. Call on behalf of Plaintiff State Bank of Southern Utah scall@rqn.com,  
docket@rqn.com;etito@rqn.com

TOTAL: 1